

LOSS AND GAIN I serrowed that the golden day was dead, Its light no more the country side adorning; But whilst I grieved, behold the east grew red With morning.

I signed that merry spring was forced to go,
And doff the wreaths that did so well bee her; But whilst I murmured at her absence, lo!

I mourped because the daifodils were killed By burning skies that scorched my early posies; But whilst for these I pined my hands were filled

Half broken hearted I bewalled the end Of friendships than which none had once seemed nearer; But whilst I wept I found a newer friend

And thus I learned old pleasures are estranged Only that something better may be given; Until at last we find this earth exchanged

For heaven.

—Ellen Thorneycroft Fowler in Good Words.

THE LOVE OF A DAY.

"Well, Jack," observed Mr. Mertimore Wellden, as he found himself on the steep of his charming country residence tree the Hoders, and upon the Hudson, "where are you going to spend your holidays? Europe, I guess?"
"Not a bit of it, father. I want to do my own dear land first. Just think of all

there is to see here."
"We sin't fashionable, Jack." "If you go that, sir, all the English swells consider it correct form, as they call it, to run over here. I tell you I was heartily asimmed of myself when that nice young fellow, Sir Henry Herden,

asked my opinion about the distances in the Yellowstone Park. I was nearly sneak enough to pretend to know, although I was never within 2,000 miles of the place. No. father, America first, say L' "Spoken like a young American eagle,"
laughed the elder man, with a sparkle in
his eye that indicated the pride that every
true son of the Stars and Stripes fendles

in his heart's core.

Mr. Mortimore Wellden is a banker, and a very wealthy one. His word is his bond, and his dieta among moneyed men are regarded as law. His wife is one of these bustling women who "tell, and spin, and scoid the maids," as did her grandmother, a Randolph of Virginia, a

hundred years ago.

There are two children, a daughter,
Mildred, aged 17, who is to come out at
the first Patriarch's ball of next season, and Jack, a partner in the bank, aged

23 years.
Jack graduated at Harrard, and was stroke in the University race. He is a trille over six feet, built in proportion, and the owner of a pair of la eyes, and thirty-two magnificent teeth that flash beneath his tawny mustache. Instead of dreading the "dreary druig-

ery of the desk's dead wood," Jack plunged into banking with the arder with which he took to beating, and is now not only his father's secretary and partner, builds counselor as well.

Jack has never cared for female society. He of course attended balls and recep-tions, and every species of entertainment that fashionable society exults in, but he prefers his book and his pipe, his dog and his gun, and his spoilt sinter to all the guldy dissipations of the "maiding

It was a broiling July day of last year that this conversation between father and son took place, and two weeks later found Jack Wellden at the Profile house in the White mountains, on a tramp after the most approved fashion. He were a dost colored check knickerbocker suit, with big gaiters and a deerstalker's cap. impediments, or baggage, consisted of a knapsack and alpenatock and a field glass of great power. He was alone, and least

onely when most alone.

A value laten with conventional garments awaited him at such hotels along his route as pleased his imperial majesty to regard in the light of temporary head-quarters, for his mother on kissing him sabed: au revoir uttered these solemn words:
"Jack, never, never be without your

evening dress suit. headquarters for a week, debonching from it to various remantic passes and notches only accessible to those lithe of limb and brawny of muscle. Instead of joining to the lawn tennts or the hops he used to six for hours on the pinzze, his pipe in his mouth, watching the comers and goers, the tourists of all serie and conditions that passed morrily on their way.

It must be told, but in th dence, that Jack meditated a book, and he had even chuckled over the title, "Jack Minus Jill," but fate willed that the book should remain unwritten. 17.

Jack Wellden was no mere tyro as a walker. A member of the Athletic club of New York, he was a fancy man in the gymnaslum, and in the Westchester Peestrian clyb second to none. For a wacer he walked from Highbridge to Youlers and back within a given and what seemed an impossible time, yet he scored a victory with several minutes to spare.

Mountain climbing was his delight, and be out in the early dawn, up in the silver mists that crown the summit accessible crags, to the youthful banker was nearer heaven than anything that

carth could give him.

The actches around the Profile mountain are as numerous as they are inaccessi-No mere two weeks builday young mr a need ettempt there; they mean collar work from the word "go," and take more out of a man than an ascent of the Matterhora or Mont Blane. Jack found the hotel crowded from cellar to garret, but, having had his baggage sent on in advance, the clerk, on account of the expensive appearance of the solid leather, nickel plated valles, discovered that one room still remained open to the owner, and young Wellden was comfortably stowed away.

His appearance in the dining room cre-ated a tremor in the heart of one young lady's mazama, a certain Mrs. Pomroy De-Smythe, balling from the classic regions of Back Bay Boston.

"Addie," she whispered to her daugh-ter, "sit up straight, love, bits your lips a little, put on an English stare, for I see young Wellden, the banker, has arrived.

and he's eligible, you know."

Miss De Sriythe most willingly executed the commands of the general, her mother, and as Jack was passing the old lady

threw out her grappling from:
"Mr. Wellden, who would have imagined that sen would be found in this out of

the way place? Addis, darling, don't you see Mr. Wellden? That dear child is such Jack bowed to Addie, and after a com-

monplace remark was for passing down to an unoccupied table in a remote corner Insisted upon his taking a seat at the table facing Addio, and as a consequence a pair of very dreamy eyes and a general undefined expression of love and m languer. Wishing both ladies in Jericho the unwilling Wellden submitted to his

"It will be only for a couple of days," be said to himself; "and I need not be at

Mrs. Pomroy De Smythe was acquainted with Jack's mother. Mrs. De Smrthe was Name, one of the Mayflower Vancs, and gave no quarter to plebelan blood. Acre. Mr. Welldon," she said.

ear mother couldn't, wouldn't stand it. nere are only two parties we can know, one of them only in a hotel way. How are all the resebuds of New York? I pre-sume you have committed and havor this

'Net I," said Jack, honestly, "I am not in that line at all." in that line at all.
"Did you not admire some one of the
debutantes?. Come now, Addie, why don't
you cross-examine Mr. Wellden?" Addle gazed into his eyes, and poor Jack, who was not accustomed to such manageuvering, blushed up to and inside

the roots of his hair.

"I assure you," he stammered, "I really don't go in for ladies' society, and," he gallantly added, "I admire them all so uch that I could not possibly make a "I like that," laughed Addie, her eyes

"I like that," laughed Addie, her eyes plunged into his. "He should see Miss Winthrop, mamma, should he not?" "Well, I don't know that she is so very much," responded Mrs. De Smythe. "She is immensely admired by the gen-

tlemen memma.

tlemen, mamma."

"Her money, my dear child. They say she has \$190,000 a year."

When Jack Wellden was allowed to retire into a corner of the mazza to smoke his beloved pipe, he muttered, half aloud: "How dreadfully thresome some people are. I can't stand them. I will do the Ginnt's Toe to-morrow, and go out into the woods on Thursday. the woods on Thursday

It was after the biggest morning's work of his life, in the way of elimbing, that Jack Wellden found nimself once more in the region of the woods. The read was scarcely worthy of the name. It was more a sheep track through a tree shaded

line, the grass resembling green velvet.
"What would I give for a hunch of bread and a glass of beer?" he thought, as broad and a glass of neer? he thought, as
he trudged along, "Perhaps this path
will bring me to a farm house where I can
buy something to cat and drink."
A turn in the lane showed him a quaint

the red roof of a house, a nest hidden away in tufted foliage, away out of the world—just the corner of the earth for a man dead in love, or a writer of remantic

As Jack pushed back the gate the sound of a girl's voice singing came to him through the green leaves and scented blossoms, and summer day hum. It wes a deliciously sweet young voice—a voice for a bellad, not for scene frem opera, and he stopped to listen. The song was "Some Day." When she had concluded "Some Day." When she had concluded, he obeyed an imperative impulse, and crying "Brava" strode into her presence. On a rude stone seat beneath overhanging oaken boughs, and close to an open revealing a kitchen such as Cinderella might have prepared for the amorous prince, sat a girl with hair of the beam was mercilessly coquetting, was petits, but exquisitely molded, was not beentiful by any means. neath black lashes that swept down her cheek, and in the glorious those eyes lay the churm that recognizes no limit. Her nose was inclined to Tennyson terms tip tilted, and if her teeth were dazzling white, one or two were deliciously bregular, while the rich red lips, if a trille too full, were absolutely young, and fresh, and charming.

She was attired in a lilac and white striped, short skirted muslin, crisp from the laundry, while a snowy waist of white, with a rolling collar gathered together by a lilan bow, completed a simple yet most becom-ing tollette. Her little feet were enshringd in low shoes, line and white striped stockings showing over them. Instead of being abashed at the unex-

pected appearance of a stranger entering after so brusque a fashiou, and in such a remote corner, this rustle maiden, who was by the way engaged in the very use-ful if not romantic task of hulling peas, preserved to dignified a self possession as to theroughly abase the intrader, who blurted out: "I—ah—beg your pardon—I—ah—that is"——then he stopped short.

The rustle lass, while continuing the bullion of the results. halling of the peas, and who seemed amused at his embarrassment, demurely

"Are you looking for Mr. Stephen?" "No, no. The fact is I have been to the top of the Giant's Toe and"— "To the top of the Giant's Toe?" exclaimed the girl, gazing up at the peak which towered above them in peerless majesty. "Why that has never been majesty. "W

"Thrice, I now say," he laughed. "I make a bad third. I am shamefully hungry and thirsty, and I thought I might get a crust and a glass of beer." She looked at him in a quiet, searching

'I am intensely obliged; but pray, do not disturb yourself. I'---

She had disappeared into the kitchen ere he had finished what he wanted to eny, reappearing with wondrous celerity, earlying a wooden platter containing bread and butter, and, rapturel a quaint nining a goodly measure of beer. Jack's hirst got the better of his manners, and almost without thanking the fair wait-rest, he put the flagon to his mouth and fairly drained it. "You were thirsty," laughed the girl

"Would you like some more?"

"Not just yet, thank you. May I sit She motioned with her golden hend to a pile of wood that lay close at hand against on upright wooden post, and Jack

The girl nodded. After he had lighted

p she gravely asked him:
"What brought you here to this place?"
"Accident, pure and simple." Did you hear of it?"

"Of this cottage?" "Not a word. I came from New York. am a bank clerk out for a holiday." As a afterward said, "I did not want to arale a girl in her position with my part-

I think you are telling me the truth." the said. Very close to it," he chimed in, with a hearty laugh, adding: "You live here all the year!"

Nearly-at least as much as I can." And as if wishing to change the subject: "Do you get a long heliday?"

"Not wery." "It seems a nice way of spending it, hen. Better, I mean, than lounging on to planans." "Oh, f detest them." and the your

fellow, without being aware of it, spread out his idea to the sun.
The girl listened with evident pleasure "Can't I help you to hull those peast. I ught to do something for my bread," he

nghed. There was so much of the genial courtesy and youthful frankness in the way be made the offer that the girl ex-

I think you had better. I shalk never have them done in time." I shall never a sack proved himself an expert, and was very, very serry when his task was ended.

"Good day to you," said the girl, gath-ering up her dish of peas. TV. Upon the following noon, Jack Wellden, with a very handsome photograph album, presented himself at the little gate, and, strange to relate, his enraptured ear was greeted by the delicious voice of ere is an awful mixture of people car was greated by the delicious voice of Mr. Weilden his said. "Your, the hossess of the day before On that

occasion, however, she was not engaged in hulling peas, but in spinning at a quaint old spinning wheel, such as might have been the valued property of her greatgrandmother.

'Ch, you again!" she laughed. "Yes, I thought you would like some photos of the Giant's Toe, so I brought them for you." "They are beautiful," she exclaimed, as she glanced over them, "but you did

"I'li take one. "That's for the bread, and another for

The beer," laughed Jack.

These two young people got on so well together, that the time slipped past, and the spinning wheel was weefully neg-"This will never do," suddenly cried the

girl, leaping to her feet. "Here I have been wasting my time with an unknown gentleman, and"— "But me no buts, sir, but go!" pointing dramatically to the gate.
"Pil be hanged if I do!" said Jack, reso lutely. "At least," he added, "until I say what I have to say, and what I thought I would never say." And then, almost un-consciously, and obeying an emotion he was utterly unable to control, Jack Well-den laid his throbbing heart, with all its

dainty little maid.
"You are mad!" was all that she said, as she rushed from him into the house. When Jack arrived at the gate upon the following day, a strange man asked him his business. Stung to the quick—love is always sensitive—Jack, crushing down all feelings, calmly replied:

hopes and fears, at the dainty feet of this

"I have none."
As he wandered aimlessly through the woods, his resolve shaped itself thus:
"That girl shall be my wife. What if she
be penniless, and lowly born, a violet is
born very close to the earth." Sented upon the piazza of the Profile house in a corner, out of the tide, he smoked his beloved pipe, gazing up at the meon, as is the wont of happy and un-

happy lovers.
A soft voice behind him:

"Mr. Weliden?"
He turned. It is Mrs. Pomroy De

—on the top notches or in the depths of the woods? I want you to come over to yonder group. Miss Winthrop, our Bos-ton beauty and great catch, is with us. I wish to present you to her on your dear mother's account."

This was cruel. Jack loved to be alone,

and alone he intended to remain.
"I am awfully sorry," he said, "but"—
and he placed his jaw in the hollow of his hand.

"A toothache?" "Oh, oh!" grouned the hypocritical

"I am very sorry; get some camphorated oil; put"— And the good lady, after prescribing for him, left him to his An hour later he felt that a five mile

An hour later he felt that a nive mile stroll would be better than nothing; and as he descended the steps the full glaro of the electric light fell upon the face and form of a young girl whom Mrs. Pomroy De Smythe was courteously as-sisting into a phaeton. Jack started as if he had been shot. His heart gave a wild leap backward.

"If you had been here a second sooner," exclaimed Mrs. De Smythe, "I would have

presented you to Muriel Winthrop."

The presentation took place in due form a day later. Miss Winthrop, preferring the seclusion of the perfumed woods to the publicity of a hotel, had secluded herself with her chaperon at the cozy nest in which Jack Wellden had surprised her. Sick to the death of the steel lined conventionalities surrounding her and her enormous fortune, the girl lived her own

life in this charming nook, and was all the healthier and the happier. Of course, they are engaged. How could it be otherwise? They are to be married next month, and the honeymoon is to be spent in that out of the way spot where Jack Wellden discovered Muriel Winthrop occupied in hulling peas.-Francis Lee in Once a Week.

Theodore Thomas as a Leader. Mr. Milward Adams, the manager of the summer nights good deal about Mr. Thomas. "If you will call upon him," said Mr. Adams. you would on any neighbor or citizen, you ould find him abreast of the times on all

that interests the public. He is suave and consequently obliging. He is at home in literature and art and all that tends to finish a man in this generation. But if you talk music to him he will most likely withdraw in a manner which will cause Any one who has watched Mr. Thomas at one of his concerts need not be told that he is the master and that the mem bers of his orchestra know that and act accordingly. The moment he raises his baton that moment every man before him has one eye on him and the other on the score. Everybody is drawn at a precise Every instrument is placed where the master has indicated that it should

be placed. When the programme is finished the man who arranged it steps from his pedestal and disappears. He does not turn around and bow to his audience. He has presumed upon their intelligence to the extent that they know when the programme is finished. They have listened to it. He has done his duty and he has no more to do. He is on his way home before the lights have been ed out. He has not lingered to receive any encomiums. He has nothing to do with the claque. His home is not at the hotel where he would appear to be on dress parade. It is in the quiet retreat of a private residence and there he rests. When his business affairs of the day are over he may take a walk or a drive .-

It is very unusual to find in a great smoker a healthy appetite for plain food. and medical opinions may be had in any number as to dyspepsia caused by smoking. To whatever degree the habit affects nervous organization, it appears to be certain that the process which is regarded as soothing is really destructive. Sir ijamin Erodie must have known what he was writing about when he declared that "the poison of tolacco acts by de-stroying the function of the brain." In a Russian hostital in 1866 a Dr. Ched. nowski took the liberty of examining by means of a pump the digestive powers of eix smoking and as many non-amoking soldiers, and he recorded that "in the former the time required for digestion averaged seven hours, while in the case of the non-smokers the mean period of digestion was only six hours." With the present enormous consumption of tobacco the social consequences, apart from those concerning the bodily and mental powers of the consumers, are important.-Pall

The Crystals of Blood.

According to Dr. Pesetty Cevers, writing in a Spanish Journal, if blood be mixed with a little bile, small crystals are formed which are of different shapes in different species of animals. In man they are right angled prisms, in the horse cubes, in pigs rhomboids, in sheep rhomboidal plates, in dogs right angled prisms very similar to those seen in in the ordinary pleadings, which are human blood, and in chickens more or sometimes rather complicated.—Deputy less regular cubes. - Brooklyn Esgle.

Paddling into a little cove on the south side of the bay, we landed beside a clear rippling stream, and, having ordered the whole of the men to march in Indian file in front, we started by a little rugged path into the mountains, with my inter-preter immediately behind me and the rajah just in front. Every foot of the journey, which was laborious in the extreme, disclosed fresh scenes of verdure and tropical splendor. Winding along the sides of deep ravines, sometimes dragging ourselves up by the creepers and undergrowth, we ultimately attained an altitude of about 1,000 feet above the sea and then entered the nutmeg country. Here we halted and rested. The rajah pulled some of the nutmegs and explained how far they were from being ripe. Having rested sufficiently we again

started forward, and after scrambling along for about an hour we gained a fine piece of tableland, over which we trav-eled for about another half an hour, when we reached three houses erected in the very heart of the forest. These were used by the natives for drying the nutmegs. The country was everywhere magnificent and the aroma of the spice laden air delicious. Nutmeg and other equally valuable trees were everywhere growing in great profusion. The fruit of the nutmeg in appearance resembles a pear, and when ripe opens and displays the nut covered with a beautiful red coating of mace. The nuts are then picked from the trees, put into baskets and taken to the houses, where they are husked and placed on shelves. They are then partially roasted over a slow fire until all the moisture is extracted. After this they are cooled and carried down to the village in nets ready to be bartered to the Bugis, Arabs and other traders who frequent the gulf in their small prows or junkos at the proper season .-Capt. Strachan's "New Guinea."

The Dutch mind and the Dutch force and the Dutch character have never vet received their just award of appreciation. Somehow people have absorbed the idea, and that through English colored spectacles, that the Dutchman was stolid, phlegmatic, unaspiring and lacking in push, go and vigor. The Dutchman may not have rushed around like a headless hen, using up his strength in doing things that amounted to nothing. He may have sat in his several ten breeches and meditated, pipe in mouth, but when he got up he put his finger where it did the most good. He fought the ocean successfully for centuries. He has made his gardens below the ocean's level. He a bold explorer. He traded and settled in Africa and Japan generations be-

fore other nations. He was a terrible fighter on the seas. He once swept through the English chan-nel of English ships, and the thunder of Van Tromp's guns was heard at West-minster. He was overcome by the English only in name when Stuyvesant in dignantly threw the surrender of New Amsterdam out of the window at the mob who clamored for it, Because the Dutch blood and the Dutch spirit still remained solid, more than solid, patient instead of lazy, reserving its force till it knew it was time to act, and so when mynheer did sit down on anything or anybody, he sat down very hard, and he sat to stay, and he has staid, and hence today the Dutch descended Van Million aire again sweeps through the English channel of nobility as triumphantly as old Van Tromp.-Prentice Mulford in New York Star.

Women Rulers in Europe.

The close of the Nineteenth century promises or threatens to be a period of petticoat government. A probable empress-queen is growing up in Austria, there is a regent in Spain, and next a baby king afflicted with a nervous dis-Two healthier children, girls both, stand in the order of succession. The Netherlands is a girl. Said to me an exminister to the court of St. Petersburg, "the czar's two sons are malingres et chetifs, and there is a prospect of a ezarina in her own right." rial crown of Brazil must soon fall to the crown princess, a woman of moral stamina and fine emotions. She has carried, against a high and threatening tide of opposition, the abolition of slavery.

It is to correct the feeble constitution of the czarewitch that the czar has been brought to entertain the idea of marry. ing him to a young lady of a hardy mountain race not consanguine in any degree with him. Her offspring, if she had any, might be an improvement on the existing Romanoffs. The Montenegrin princess and the czarewitch would form such a couple as Mary Stuart and Francis II. The queen of Greece, the same diplomatist tells me, has gone to St. Petersburg to induce the czar to prefer her daughter to the princess from the Black mountain.-Universal Review

A Paradiso for Bankers Manghooria appears to be the paradise of bankers. Our consul in Newchwang says that it is well known wealthy mandarins and merchants, not caring for their wealth to be known, make deposits with bankers without taking receipts, and that it is a curious fact that rather than risk the loss of capital so deposited by its becoming known to the paternal government, to whom probably such capital rightly belongs, no interest is derived from such deposits, except of course for the banker's own investments. At the death of a depositor his heir may not know that 100,000 taels, more or less, are deposited in some bank or other From such causes as these, says this authority, native bankers become very rich.

A queer little growth makes its appearance in the wire grass country Georgia. It is called by the natives the dollar plant, from the singularity of its leaves, which are perfectly round, lying flat upon the ground, and when full grown the exact size of a dollar. When the plant is pulled up it is seen that the leaves retain their perfect roundness from their incipiency, and grow through all the gradations the money takes, from the size of the silver five cent piece to dimes, quarters, halves and the coin from which it takes its name. In summer it throws out from the center a cluster

yellow flowers.—Brooklyn Eagle. When Lawyers Are Rusty. Yes, lawyers frequently call upon clerks for points in pleadings and prac-tice. In fact, scarcely a day passes but that some lawyer, frequently the most successful practitioner, will call upon the clerk for information relative to the details of pleadings, and the suggestions given are generally of incalculable benefit, because always accurate. A majority of lawyers are up with the law and authorities, but many of them are rusty Circuit Clerk in Globe-Democrat.

HELPS TO HOME GETTING

The Great Secret of the Process Is "Help Yourself"—How Chicago Building Societies Have Helped Their Members by Teaching Them to Save and Assisting Them in Building—Wonderful Growth of These Associations—Safe and Well Managed—A Building Association Can Not Smash—Actual Experiences.

The building association, says the Chicago Tribune, has become one of the estab-lished institutions of Chicago. Perhaps 250 Cook County, though probably not more than 100 are now in active operation. All are incorporated under the State laws, well drawn and throw about the societies many safeguards. It is not easy



organizations. Their aggregate capital stock goes away up into the hundreds of millions, but only a few societies have been long enough in existence to bring even the oldest of their shares up to parvalue. An association may have a nominal capital stock of \$10,000,000 and its assets consist merely of four or five mortgages on real

estate, an old desk and some blank paper. estate, an old desk and some blank paper.

Yet this little concern is quite as trustworthy and may be every bit as prosperous
as the society which has assets of \$500,000.

It may not be known to many people, but
there is a building society in Chicago which
has assets of \$1,355,000. And they are good assets, too, worth their face in gold. Practically, building societies have only one kind of assets, mortgages and real estate. Dur-ing the month ended June 25 last 239 mortgages were recorded in the recorder's office in favor of building associations, the sums loaned reaching the surprising aggregate of \$385,000. This makes the average building association loan \$1,250, and the fact shows how the societies are reaching and accommodating the builders of small homes. Loaning \$385,000 a month is at the rate of \$4,620,000 a year, and the loans by building associations in Cook County this year will easily reach \$5,000,000. These are figures worth thinking about, for they represent the earnings of about 60,000 families-families, one may be sure, supported in the main by wage-workers or small tradesmen.



While a few merchants and a considerable number of professional men hold building society shares the vast majority of outstand-ing shares is held by clerks, book-keepers, cashiers, salaried managers, credit-men and other staff assistants on the executive forces of our great mercantile establishments, mechanics, women clerks. school-teachers and stenographers, and a cers. Five millions a year is a large sum. pears to be the average, it means 4,000 ome-builders supplied with the requisite If these associations are able to save and

oan out about five millions a year they must have large assets-sums heretofore saved and loaned out-for this vast financial system has not sprung up in a day. This is true; and while there is no accurate or even approximate data at hand, an intelligent eral societies of average prosperity and age, is that the 60,000 members of Chicago bu ing societies have now standing to their credit, represented by first-class mortga-ges, not less than \$8,000,000.

Most of the societies are still young. The average age of all those now in successful operation does not exceed three or possibly four years. An average society four years old has assets of \$100,000 and receipts of \$5,000 a month, though some have done much better than this.

banking and savings institutions the greater his admiration for them will be and his confidence in their integrity and final satisfaction to all investors. Take as an example the oldest society in the city-the People's Building and Loan Association. This con-cern began business fourteen years ago. It had for assets a charter which had cost purtenances worth twice as much more. About fifty persons subscribed for nearly 1,000 shares of stock. On each of these they paid 25 cents a share for membership dues, and agreed to pay 12% cents per share per week thereafter. That gave the so-ciety starting assets of \$375, which were increased each week by a payment of install-ments aggregating \$125. Such was the simple beginning. At the beginning of each three months thereafter a new series of shares was issued, other parties coming in to subscribe for them. As fast as money came in it was loaned out on the best terms obtainable. For 424 weeks, or eight years and two months, the subscribers to the first series continued paying in weekly 12% cente per share. At the end of that period they found that they had paid in on each share \$53.12, and that each share was worth par. For each share certificate the secretary paid them \$100, giving them the net profit of \$46.88 in a little more than eight years. Each three months thereafter a series of stock reached par value and was paid off, and the association has thus paid twentythree series of stock, consisting of 4,696 shares, and representing \$463,000. The largest sum paid in on any one of these shares was \$57.88 and the lowest \$52.75, the average being about \$56, representing a period of eight and one-half years.

But this association is no longer the pigmy it was when the first shares of stock where subscribed for. Fourteen years have seen it grow to a giant in the financial world. It now has assets of \$1,355,000, all but \$60,000 of this being in good mortgage loans. The receipts last quarter were \$137,-000, \$49,700 of this sum coming from share-holders, \$25,000 from interest on loans, and 00, 442,000 of this sum coming from share-holders, \$25,000 from interest on loans, and \$13,000 from loans repaid. The association has on hand profits to be distributed among shareholders of \$365,000. The experience of the Peonle's Association Globe (20). \$31,000 from loans repaid. The association has on hand profits to be distributed among shareholders of \$365,000.

zon in nowise differs from that of other as sociations, except that it is older. It is no more prosperous than the younger and amaller concerns, and indeed all appear to be gaining profits in about the same ratio. Some grow faster in assets than others, from getting in greater numbers of share subscribers, but an individual will do about

as well in one as another.

Take one of the youngest associations Take one of the youngest associations, the Village Society. It is but little more than four years old, yet it has assets of \$213,000, with profits to date of \$40,000. The man who began with the society in April, 1884, has now paid on each share \$27.13, and the share is now worth \$38.52. In four years more, if he continues to pay in at the rate of 50 cents a month, his share will reach the par value of \$100. He will be foolish if he does not remain, but should he choose to withdraw he may take out one-half the profits standing to his credit.

If has been said than some of these associations are not well managed, and that there is danger of their coing to rule.

there is danger of their going to ruin, bringing great loss upon their sharehold-ers. There is no ground for such fear. "A building association can not smash," said the secretary of a society; "it may peter out, but it can not smash."

"Is it possible for the shareholders to

suffer any considerable loss by mismanagement or emberglement?"

"No. There is never but a small sum of money on hand at one time, and in a new

society that would not be worth running off with. In an older society the loss would be but a dollar or two to each member.

A MIGRATORY WIDOW. She Had Her Share of Trials, But Bore Them All with Becoming Fortings



What place are we coming to next!" "Chicago, madam." Lemme see; that's in Illinov, ain't it?

"I'd ort to know, but I'd forgot I ben in Illinoy. I buried my first husband there bout twenty years ago." "Indeed?

"Yes; and from Illinoy I went to Ioway I buried my second man out in Ioway, and I ain't been there sence. That was eighteen years ago. Went down to South Carliny

Oh, did you? I've been there." "You her? Ever been to a place called Black Snake Forks? Not Well, Hen Dodson lavs there." "Who was Mr. Dodson!"

"My third man; and a right smart fel-low he was. He had a cousin named Hi Daggett. Ever run across Hi?" "I think not."
"You'd know it if you had. Ev'rybody

"Oh, indeed! and do you live in Georgia "Land, no! Ain't set foot there for more'n a dozen years. I went from Georgy way up to Minnesoty, and I met Tom Hixon

fiked Hi. Him and me was married in Georgy, and he's buried nine miles from

Tom Hixon?" "Yes; him and me lived most a year there after we was married; then a blamed old white mule we had kicked Tom so fatally that I buried him one cold day under the snow upnear St. Paul and sold off and went out to Kansas, near Atchison, and tuk up a quarter section o' land jinin' a real smart

man's named Dill !! "And you-"
"Yes, I married Dill, and he took chills and fever 'fore three months and left me a widder 'fore the year was out. I tell you,

I've had mighty bad luck."
"I should think so." "That's what I have. There was Ben Barber; after me and him was married out. in Californy we got along splendid, and was making money fast, when, all of a suddent, Ben goes head-first down a nine hundred-foot shaft, and, of course, I was a widder 'fore the poor man ever struck bottom."

"Then you left California!"

"Oh, Bob White! he was Ben's pardner; and he never give me no peace till I mar-ried him. He's buried in the Black Hills." "Great Casar?" cried the drummer;

you make a business of going around the country burying husbands?"
The "widder" put her handkerchief to her eyes, and said in keen rebuke: "That's a purty way to talk to a pore lone widder, that's got her husband's cawpse in the baggage car shead, a-takin' him out to Dakoty to lay him side of his other kin folks. You'd ort to be 'shamed to be so

onfeelin' !"- Texas Siftings. CURIOUS SIGN-BOARDS.

Peculiarities in the Nomenclature of Lon don Drinking Saloons. Here is a compilation of a few peculiarsties in the nomenclature of drinking saloons in London, as given in the columns of the

Flower Pot,

Pall Mall Gazette:

Apple and Sun,
Angel and Trumpet,
Apple Tree and Mitre,
Green Green Man and Porter,
Bag of Nails,
Baker and Basket,
Baptist's Head,
Bear and Ragged
Staff,
Bear and Rugged
Goose and Gridiren,
Green Man and Green Man French Horn, Bear and Rummer, Gun and Tent Bell and Horns, Bell and Mackerel, Ham and Tent. Ham and Wind Hampshire Hog. Heroules' Pillar. Knave of Ciubs, Lais of the Black Cap, Black Jack, Blue Anchor Eight Bells, Blue Lyon, Blue Lyon, Blue Pump, Bombay Grab, lage, Lamb and Lark, Leaping Bar, Liliyput Hall, Lendon Assurance, China Ship. Cock and Hoop, Pindar of Wakefield.

Robinson Crusoe, Salmon and Com-passes, Salmon and Ball, Shepherd and Flock, Cock and Magpie, Cock and Wool-pack, Cock and Neptune, Ship Affont, Corner Pin, Cottage of Content, Ship Aground, Bhip and Dolph Crown and Appl Tree, Ship and Dolphia, Ship and Mermaid, Ship and Pilot, Ship and Shovel, Ship and Star, Ship and Whale, Simon, the Tanner, Six Belta, Sun and Sword, Crown and Six Cans, Czar's Head,

ew Drop. Dew Deep. Experienced Fowler, Five Bells and Blade Bun and Thirteen Cantons. shows the relative popularity of a few of the names, or the ck of invention, if it please you: Green Dragon (10), Green Dragon (10), Green Man (20), King's Arms (64), King's Head (84), Noah's Ark (6), Red Lion (53), Rising Sun (25), Eobin Hood and Lit-tin John (4), Bose and Crosse Adam and Eve (7), Anchor and Hope (9), Angel (15), Angel and Crown (6), Bell (19), Ben Jonson (6), Black Bull (12), Black Horse (20), Black Lion (5), Black Lion (7), Buck Lion (7), Bricklavers' Arms

Bricklayers' Britannia (28), Conch and Horses Ship (70), Star and Garter (13), Sun (14), Two Brewers (21),

Old Soldier's Thrilling Experie der the Surgeon's Knife.

A gentleman recently operated on at a private hospital for the removal of the left eye, the socket and membrane of which had become the seat of a cancer, tells the following interesting story of his experience under the knife to a New York correspond

ETHER'S INFLUENCE.

"The doctors agreed that I had cancer, and nothing but an extensive surgical operation could save my life. I felt, on hearing their decision, like a condemned murdererast hough at a certain day and hour I should look for the last time on earth and encounter the 'terrible.'

" . But it will not be painful,' said the surgeon, with a pleasant smile. 'You will be under other, you know.'

"The operation was to be done three days after the consultation that scaled my fate. How I lived through those three days I can not tell. I wendered if I would have the courage to face the ordeal coefly. I had never before thought myself a coward. I passed through twelve battles during the late war and never shrank from danger. late war and never shrank from danger. But oh! a surgical operation, with all its calm and detailed preparation—all its awful chances—is quite another thing. To get on a table, lie down and take ether, with the knowledge that you are about to have the most delicate organ of your body carved out—that, indeed, calls for courage. Like the man about to be hanged, I felt anxious to have it over—and was greatly afraid I. have it over — and was greatly afraid I should lose all my grit at the last moment and make a show of myself. Still, there was one comfort—I should feel no pain; and my nerves felt much strengthened by the reflection, when I compared the surgical operation of the present day with that of fifty years ago, when it would have taken six strong men to hold me while my eye was being literally googed out and I was

writhing in agony, conscious of it all.
"At last the day of the operation arrived. I hay down on the operating table, and the surgeon placed the other cone over my mouth and nostrils. I took a long, deep inspiration of the ether. It was cold and tasted good, tingling slightly as it entered my lungs, and causing a possiliarly delight-ful thrill to pass over me. After taking a few more breaths I began to feel in a hulf visionary state. I thought I was in a ball room filled with the gayest company and was tripping the fantastic to some dreamy walts with the fairest of the fair. Then I could not resist singing. Noticing the doc-tor look gravely at me, I came back at once

to the situation. "'Doctor,' I said, 'this is delightful-"'Doctor,' I said, 'this is delightful—splendid!' Just then something seemed to crack inside my head. I could see sparks of fire flying all about me. Every object in the room was in a whir! The doctor and his attendants seemed to be engaged in a mad dance around me, such as the cannibats indulge in around their reasting missionary. Then I had most horrfule dreams. I fancied that the doctor was a murderer, and that he had made his way into my room in the night by means of an open window. I saw the awful mife gleam in his hands and saw the awful imite gleam in his hands and could feel the cold blade as it descended into my stomach. Then I thought I was taken to a dissecting room and there carved up in the interest of science. Finally I awoke, and the surgeon, bending over me, cautioned me to remain motionless, and at the same time assured me that the operation had been successful."

The surgeon said: "The operation was for cancer of the eye ball and socket, and necessarily a very delicate undertaking. The patient took ether remarkably well. As soon as he was unconscious the orbit was removed. The diseased plates of bone were then carefully sawed away and the operation completed. It does not seem in telling of it how tedious it was. For three hours we worked constantly on the patient. Much bleeding took place, and the work was several times retarded by the need of giving more other, as the patient evidently felt pain occasionally. As to the dreams which e enjoyed while under other, they are not unusual. It is a remarkable fact that phy-sical memory continues while the brain sleeps or is under an amenthetic. The operation was unattended with a single un-favorable result, and the patient awaits only the time when the wounds shall be per-fectly healed to have a glass eye put inte

PAST FINDING OUT.

"Yes; I stayed there eight or nine Umbrella or Paraeol.
"Bob who?"

Among the things enumerated by Solo-

mon as past finding out should have been included the way of a woman with an un brella; and he who observantly walks the streets in these days, when every member of the softer sex carries a sunsha feel that the author of Ecclesiastes missed a golden opportunity in not being able to add this item to the list of things too wonderful for him.

The woman with an umbrella, in the first

place, says a writer in the Boston Ceurier, assumes that the sidewalk is laid down for her sole and especial use. With certain oriental potentates the umbrella is a sign of authority in virtue of which all beholders duty to make way and give the road to the exclusive use of the high and mighty lord of the umbrella. In virtue of some subtle instinct the moment a woman takes in her hand a sunshade and walks abroad, all the oriental significance of that insignia seems to impress itself upon her soul, and she goes forth to take possession of the streets that have become hers by right. Unfortunately she lacks force respect to the unfurled umbrella of the potentates she imitates, and she is, therefore, obliged to do her own fighting. But with what a glorious and effective real she does it! How men who venture rashly to come in her way are swept aside, their hats knocked in the dust, their eye prodded, their faces scratched by the points with which the circumference of the para-sol bristles. How women who preseme to display like signs of rank are hustled, banged and frowned upon, and with what rancor rival sunshades clash together. The amount of vim a woman can put into the thrust she gives to the sunshade of another

weakness and physical inferiority. romen with a sun-umbrella is disastrous Her path is strewed with wrecks. Blas pheming men pursue their hats siong the pavements; women whose headgear has been disarranged or whose rival umbrellas have been slit or hustled, boil with rage ar they look for victims upon whom they may in turn wreak similar indignities. Every where indignation, wrath, devastation and general demoralization testify to the com-pleteness of the work and the might of the

woman with the umbrella.

Here is another little trophy to Mr. Allen G. Thurman. It has been discovered that the following plank of the Democratic platform of 1864 was written by the present Democratic candidate for Vice-President. The fact will still further endeur him to the soldiers who were in the field fighting for

the preservation of the Union:
"Resolved, that this convention does on plicity deciare, as the sense of the American people, that after four years of failure to restore the Union by experiment of war, during which, under the pretense of a military necessity of a war power blokes than the Constitution, the higher than the Constitution, the Constitution has itself been disregardod in every part, and public liberty and private right alike trodden down, and the material prosperity of the country essentially impaired, justice, humanity, liberty and the public welfare demand that immediate efforts be made for a cessation of hosmeans, to the end that, at the earliest pos-